

IN THE CLAIMS

Please amend the claims as follows:

Claims 1-23 (Canceled).

Claim 24 (Currently Amended): An auction system including a computer disposed in a site accessible from user ~~terminal apparatuses~~ terminals through a transmission line of a network, the auction system comprising:

a selection section configured to select a borrowing request or a lending offer for each user;

an input section configured to input information related to the borrowing request and including a desired borrowing amount and a maximum allowable interest if a user selects the borrowing request, and to input information related to the lending offer and including a desired lending amount and a desired interest or a rule capable of calculating the desired interest if another user selects the lending offer;

a borrowing intermediacy section configured to receive a plurality of potential borrowing requests ~~each including a desired borrowing amount and a maximum allowable interest~~ from user terminals corresponding to a plurality of users who selected the borrowing request;

a borrowing request storage section configured to register the potential borrowing requests input through the transmission line into the borrowing intermediacy section;

a lending intermediacy section configured to receive a plurality of potential lending offers ~~each including a desired lending amount and a desired interest or a rule capable of calculating the desired interest~~ from user terminals corresponding to a plurality of users who selected the lending offer;

a lending offer storage section configured to register the potential lending offers input through the transmission line into the lending intermediacy section;

a background information storage section configured to store background information of the potential borrowing requests;

a risk calculation section configured to calculate a risk of each of the potential borrowing requests and an appropriate interest rate thereof from the background information of the potential borrowing requests; and

a matchmaking section configured to select a set of successful bids between the potential borrowing requests and the potential lending offers,

wherein ~~the borrowing request storage section registers the potential borrowing requests input through the transmission line into the borrowing intermediacy section,~~

~~the lending offer storage section registers the potential lending offers input through the transmission line into the lending intermediacy section,~~

the risk calculation section is configured to allow each of entities of the potential lending offers to designate a risk calculation condition used for a corresponding potential lending offer, and the risk calculation section calculates an appropriate interest rate for application to each of the potential borrowing requests while using background information of a corresponding potential borrowing request stored in the background information storage section, in accordance with a designated risk calculation condition for each of the potential lending offers, so as to allow a corresponding entity to refer to the appropriate interest rate, and

the matchmaking section performs matchmaking between ~~a plurality of the~~ potential borrowing requests registered in the borrowing request storage section and ~~a plurality of the~~ potential lending offers registered in the lending offer storage section, by setting a certain order of priority on these potential borrowing requests, and selecting a set of successful bids,

in descending order of priority of the potential borrowing requests and in ascending order of the desired interests of the potential lending offers, within a range not more than the maximum allowable interest of the potential borrowing requests, until the desired borrowing amount of the potential borrowing requests is satisfied.

Claim 25 (Previously Presented): The auction system according to claim 24, further comprising a section configured to allow an entity of a potential lending offer to read the background information of potential borrowing requests.

Claim 26 (Previously Presented): The auction system according to claim 24, wherein the background information of a potential borrowing request contains accounting information of an entity of the potential borrowing request, and the risk calculation section is configured to calculate a default rate of the entity of the potential borrowing request based on the accounting information.

Claim 27 (Previously Presented): The system according to claim 24, wherein each of the potential lending offers includes a maximum allowable risk, and the system further comprises a screening section configured to select a potential lending offer for which the risk calculated by the risk calculation section falls within a range of the maximum allowable risk from a corresponding potential lending offer.

Claim 28 (Previously Presented): The system according to claim 24, further comprising:

a repayment totalizing section configured to calculate a total repayment amount for each repayment maturity of a single borrower; and

a dividend calculation/totalizing section configured to calculate a total dividend amount formed from a total of interests and principals for each dividend period of a single lender.

Claim 29 (Previously Presented): The system according to claim 24, wherein the certain order of priority is set to give priority to a potential borrowing request with a higher maximum allowable interest concerning the desired borrowing amount.